



Order Filed on March 14, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

DISTRICT OF NEW JERSEY  
UNITED STATES BANKRUPTCY COURT

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Richard J Tracy, III, Esq. (ID #079152013)  
SCHILLER, KNAPP, LEFKOWITZ &  
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30 Montgomery Street, Suite 1205  
Jersey City, New Jersey 07302  
(518) 786-9069  
Attorneys for Creditor, TD Bank, N.A.

In Re:

ALAN M SMITH,

Debtor.

Case No.: 17-28032-MBK

Judge.: Michael B. Kaplan

Chapter: 13

**ORDER RESOLVING OBJECTION TO CONFIRMATION**

**The relief set forth on the following pages, numbered two (2) is hereby ORDERED.**

**DATED: March 14, 2018**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

DISTRICT OF NEW JERSEY  
UNITED STATES BANKRUPTCY COURT

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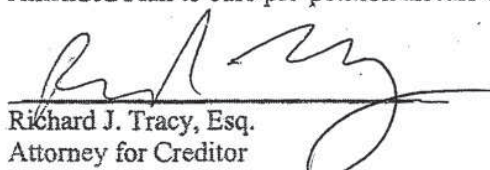
CONSENT ORDER RESOLVING  
OBJECTION TO CONFIRMATION

WHEREAS, TD Bank, N.A. (hereinafter "creditor") filed an Objection to Confirmation; and

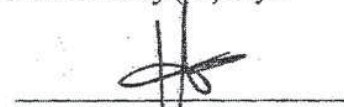
WHEREAS, the parties wish to resolve their differences regarding this matter;

NOW THEREFORE, it is ordered that:

1. The debtor shall continue to make his monthly post-petition mortgage payments, pursuant to the terms of his Note and Mortgage, directly to the creditor and outside the Chapter 13 Plan.
2. The debtor shall pursue loss mitigation with the Creditor. In the event debtor is unable to enter a loan modification with the Creditor by May 1, 2018, or unless extended by the Court, then the debtor shall file an Amended Plan to cure pre-petition arrears through the Chapter 13 Plan within thirty (30) days.

  
Richard J. Tracy, Esq.  
Attorney for Creditor  
Schiller, Knapp, Lefkowitz & Hertzelt, LLP  
30 Montgomery St, Suite 1205  
Jersey City, New Jersey 07302

Dated: 3/13 2018

  
James Cerbone, Esq.  
Attorney for Debtor  
2430 Highway 34, Building B  
Suite 22  
Wall, New Jersey 08736

Dated: March 12, 2018

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Alan M Smith  
Debtor

Case No. 17-28032-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Mar 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2018.

db +Alan M Smith, 1515 7th Avenue, Neptune, NJ 07753-4945

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 16, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
James J. Cerbone on behalf of Debtor Alan M Smith cerbonelawfirm@aol.com  
Rebecca Ann Solarz on behalf of Creditor JPMORGAN CHASE BANK, N.A. rsolarz@kmlawgroup.com  
Richard James Tracy, III on behalf of Creditor TD Bank N.A. rtracy@schillerknapp.com,  
tshariff@schillerknapp.com/kcollins@schillerknapp.com/ahight@schillerknapp.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5